

Start a path to better financial health with easy-to-follow Steps

Wells Fargo's 8 Healthy Financial Habits provide a set of easy-to-follow habits. Each habit has simple steps on how to get started on your journey to better financial health.

1. Pay yourself first

Set aside some income for savings-about 5-10%.

2. Create a safety net

Build up emergency savings to cover 3-6 months' of expenses.

3. Pay on time, every time

Improve and maintain your credit score by paying your bills on time.

4. Review your insurance annually

Protect what counts by checking your insurance coverage every year.

5. Track your spending

Make sure you know where your money is going every month.

6. Pay down high-interest-rate debt

Spend less on interest by paying down the debt that costs you the most.

7. Know where your credit stands

Check your credit report annually to make sure it's accurate.

8. Save for retirement

Build your savings to prepare for retirement.



Get started today

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